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Form 604

Corporations Act 2001 Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme Pioneer Credit Limited

ACN/ARSN 103 003 505

1. Details of substantial holder(1)

Name James Simpson

ACN/ARSN (if applicable)

There was a change in the interests of the

substantial holder on

12 / 12 / 2024

The previous notice was given to the company on

28 / 03 / 2024

The previous notice was dated

28 03 2024

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous notice		Present notice		
	Person's votes	Voting power (5)	Person's votes	Voting power (5)	
Fully Paid Ordinary Shares	11,100,000	8.24%	10,818,384	6.73%	

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
Refer Annexu	re A				

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
Jamplat Pty Lt	d			10.818,384	6.73%

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5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association

6. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Jamplat Pty Ltd	78/18 College Street, Darlinghurst, NSW, 2010

Signature

print name James Simpson

capacity Director

sign here

DocuSigned by:

date 15-pec-2024 | 13:14 AWST

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (6) Include details of:
 - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.

- (7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, becom'e entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

ANNEXURE A

This is annexure A of 1 page referred to in Form 604 Notice of change of interests of substantial holder

3. Change in relevant interests

Date of Change	Person whose relevant interest	Nature of change	Consideration given in relation to	Class and number of securities		Person's Votes affected
	changed		change	affected		
3-May-24	Jamplat Pty Ltd	On market purchase	\$22,000	50,000	Fully Paid Ordinary	Jamplat Pty Ltd
2-Jul-24	Jamplat Pty Ltd	On market purchase	\$70,500	150,000	Fully Paid Ordinary	Jamplat Pty Ltd
8-Jul-24	Jamplat Pty Ltd	On market Sale	-\$23,176	-40,659	Fully Paid Ordinary	Jamplat Pty Ltd
9-Jul-24	Jamplat Pty Ltd	On market Sale	-\$90,824	-159,341	Fully Paid Ordinary	Jamplat Pty Ltd
10-Jul-24	Jamplat Pty Ltd	On market Sale	-\$71,250	-125,000	Fully Paid Ordinary	Jamplat Pty Ltd
23-Jul-24	Jamplat Pty Ltd	On market purchase	\$60,000	120,000	Fully Paid Ordinary	Jamplat Pty Ltd
6-Aug-24	Jamplat Pty Ltd	On market Sale	-\$45,600	-95,000	Fully Paid Ordinary	Jamplat Pty Ltd
28-Oct-24	Jamplat Pty Ltd	On market Sale	-\$120,402	-197,380	Fully Paid Ordinary	Jamplat Pty Ltd
26-Nov-24	Jamplat Pty Ltd	On market purchase	\$9,931	15,764	Fully Paid Ordinary	Jamplat Pty Ltd
12-Dec-24	Jamplat Pty Ltd	Change of Voting power following increased share capital	n/a	10,818,384	Fully Paid Ordinary	Jamplat Pty Ltd

James Simpson

Director

15-Dec-2024 | 13:14 AWST

Date